



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN <i>et al.</i></b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>1 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001/0011222	08-02-2001	McLAUCHLIN et al.	
	2.	US 2001/0018666	08-30-2001	SUGIYAMA et al.	
	3.	US 2001/0027441	10-04-2001	Wankmueller	
	4.	US 2001/0032139	10-18-2001	Debonnet, Jr.	
	5.	US 2001/0034663	10-25-2001	TEVELER, et. al.	
	6.	US 2001/0037300	11-01-2001	MIYAZAKI, et. al.	
	7.	US 2001/0038033	11-08-2001	HABIB, Ali	
	8.	US 2002/0023055	02-21-2002	Antognini, et al.	
	9.	US 2002/0032651	03-14-2002	EMBREY, Mark	
	10.	US 2002/0046169	04-18-2002	KERESMAN, et. al.	
	11.	US 2002/0055907	05-09-2002	Pater, et al.	
	12.	US 2002/0082985	06-27-2002	J. Scott MacKay	
	13.	US 2002/0087415	07-04-2002	Joseph T. ALLEN et al.	
	14.	US 2002/0128981	09-12-2002	KAWAN, Joseph et. al.	
	15.	US 2002/0138390	09-26-2002	May	
	16.	US 2002/0156723	10-24-2002	Joseph LILLY et al.	
	17.	US 2002/0178071	11-28-2002	Walker et al.	
	18.	US 2002/0194081	12-19-2002	Perkowski	
	19.	US 2003/0018567	01-23-2003	FLITCROFT, Daniel Ian, et. al.	
	20.	US 2003/0055675	03-20-2003	KLEIN TWENNAAR,	
	21.	US 2003/0110136	06-12-2003	WELLS, Jonathan B., et. al.	
	22.	US 2003/0130945	07-10-2003	Michael FORCE et al.	
	23.	US 2003/0130952	07-10-2003	David G. BELL et al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN <i>et al.</i></b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>2 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	24.	US 2003/0144942	07-31-2003	SOBEK, Michael	
	25.	US 2003/0187787	10-02-2003	FREUND, Peter C.	
	26.	US 2003/0187789	10-02-2003	Karas, et al.	
	27.	US 2003/0191710	10-09-2003	Green, et al.	
	28.	US 2003/0237046	12-25-2003	Parker, et al.	
	29.	US 2004/0010465	01-15-2004	MICHALSKI, Cliff et. al.	
	30.	US 2004/0019605	01-20-2000	KEOWN, Blake et al	
	31.	US 2004/0029569	02-12-2004	KHAN, Mohammad A., et. al.	
	32.	US 2004/0049451	03-11-2004	Berardi	
	33.	US 2004/0049456	03-11-2004	DREYER, Hans Daniel	
	34.	US 2004/0064409	04-01-2004	Kight, et al.	
	35.	US 2004/0078328	04-22-2004	Talbert et al.	
	36.	US 2004/0078328	04-22-2004	Vincent W. TALBERT et al.	
	37.	US 2004/0159700	08-19-2004	KHAN, Mohammad A., et. al.	
	38.	US 2004/0210498	10-21-2004	FREUND, Peter C.	
	39.	US 2004/0232223	11-25-2004	Beenau, Blayn W., et. al.	
	40.	US 2004/0236688	11-25-2004	BOZEMAN, William O.	
	41.	US 2004/0239481	12-02-2004	BEENAU, Blayn W.	
	42.	US 2004/0254837	12-16-2004	ROSHKOFF, Kenneth S.	
	43.	US 2004/0260607	12-23-2004	ROBBINS, Andrew H., et. al.	
	44.	US 2005/0033619	02-10-2005	BARNES, Brian, et. al.	
	45.	US 2005/0035847	02-17-2005	BONALLE, David S., et. al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN <i>et al.</i></b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>3 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	46.	US 2005/0055254	03-10-2005	SCHMIDTBERG, Rupert et. al.	
	47.	US 2005/0077349	04-14-2005	BONALLE, David et al	
	48.	US 2005/0086178	04-21-2005	XIE, Nan et. al.	
	49.	US 2005/0116024	06-02-2005	BEENAU, Blayn W., et. al.	
	50.	US 2005/0144059	06-30-2005	Re et al.	
	51.	US 2005/0171898	08-04-2005	Bishop, et al.	
	52.	US 2005/0209954	09-22-2005	ASHER, Joseph et al	
	53.	US 2005/0228751	10-13-2005	KEOWN, Blake et. al.	
	54.	US 2005/0261955	11-24-2005	HUMBLE, Stephen et al	
	55.	US 2005/0273347	12-08-2005		
	56.	US 2006/0020543	01-26-2006		
	57.	US 2006/0036553	02-16-2006		
	58.	US 2006/0095374	05-04-2006		
	59.	US 2006/0161501	07-20-2006	WASERSTEIN, Alan I., et. al.	
	60.	US 2006/0167989	07-27-2006	BASHEN, et. al.	
	61.	US 2006/0178986	08-10-2006	GIORDANO, Joseph et. al.	
	62.	US 2006/0206427	09-14-2006	LOVE, et al	
	63.	US 2006/0212391	09-21-2006		
	64.	US 2006/0259390	11-16-2006	ROSENBERGER	
	65.	US 2006/0287953	12-21-2006	CHAUHAN	
	66.	US 2007/0005498	01-04-2007	CATALINE, Glen R., et. al.	
	67.	US 2007/0061260	03-15-2007	deGroeve et al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN <i>et al.</i></b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>4 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	68.	US 2007/0192216	08-16-2007		
	69.	US 2007/0288334	12-13-2007	CREEDLE, Sherwood et. al.	
	70.	US 2008/0040249	02-14-2008		
	71.	US 2008/0193008	08-14-2008	MOUNT, Cheryl et al	
	72.	US 4264808	04-28-1981	Owens, et al.	
	73.	US 5097115	03-17-1992	OGASAWARA, Nobuo, et. al.	
	74.	US 5349170	09-20-1994	Kern	
	75.	US 5710889	01-20-1998	Clark et al.	
	76.	US 5787403	07-28-1998	Randle	
	77.	US 5852811	12-22-1998	Atkins	
	78.	US 5878141	03-02-1999	DALY, Michael et. al.	
	79.	US 5884290	03-16-1999	Lev SMORODINSKY et al.	
	80.	US 5949044	09-07-1999	Walker et al.	
	81.	US 5950174	09-07-1999	Brendzel	
	82.	US 5960411	09-28-1999	Hartman et al.	
	83.	US 5970475	10-19-1999	BARNES, Robert et. al.	
	84.	US 5987434	11-16-1999	Libman	
	85.	US 6002767	12-14-1999	KRAMER, Glenn	
	86.	US 6016484	01-18-2000	Williams, et al.	
	87.	US 6032137	02-29-2000	Hallard	
	88.	US 6064764	05-16-2000	Bhaskaran, et al.	
	89.	US 6064987	10-07-1997	WALKER, Jay et. al.	
	90.	US 6092057	07-18-2000	ZIMMERMANN, Fred, et. al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN <i>et al.</i></b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>5 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	91.	US 6105007	08-15-2000	Norris	
	92.	US 6141666	10-31-2000	Tobin, William	
	93.	US 6149055	11-21-2000	GATTO, James	
	94.	US 6167385	12-26-2000	Hartley-Urquhart	
	95.	US 6173272	01-09-2001	Thomas, et al.	
	96.	US 6185542	02-06-2001	MORAN et al.	
	97.	US 6223168	04-24-2001	MCGURL, Daniel et al	
	98.	US 6233565	05-15-2001	Richard LEWIS et al.	
	99.	US 6243689	06-05-2001	NORTON, Robert G.	
	100.	US 6267292	07-31-2001	Walker et al.	
	101.	US 6292789	09-18-2001	Schutzer	
	102.	US 6305603	10-23-2001	Grunbok Jr. et al.	
	103.	US 6308887	10-30-2001	Korman, et al.	
	104.	US 6363364	03-26-2002	Pierre NEL	
	105.	US 6363365	03-26-2002	Weldong KOU	
	106.	US 6405181	06-11-2002	Lent et al.	
	107.	US 6434159	08-13-2002	WOODWARD, Ernest et. al.	
	108.	US 6446072	09-03-2002	Schulze, et al.	
	109.	US 6513019	01-28-2003	Lewis	
	110.	US 6560581	05-06-2003	FOX, Barbara L., et. al.	
	111.	US 6629081	09-30-2003	Richard D. CORNELIUS et al.	
	112.	US 6636615	10-21-2003	Rhoads, et al.	
	113.	US 6658393	12-12-2003	BASCH, Catherine et. al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN <i>et al.</i></b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>6 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	114.	US 6661910	12-09-2003	JONES, John et. al.	
	115.	US 6728397	04-27-2004	MCNEAL, Joan	
	116.	US 6825940	11-30-2004	Wu, et al.	
	117.	US 6965882	11-15-2005	LAPSTUN, Paul et. al.	
	118.	US 6999943	02-14-2006	JOHNSON, Lance et. al.	
	119.	US 7004382	02-28-2006	SANDRU, Calin	
	120.	US 7104443	09-12-2006	Paul et al.	
	121.	US 7133846	11-07-2006	GINTER, Karl et. al.	
	122.	US 7177836	02-13-2007	German, et al.	
	123.	US 7194437	03-20-2007	Mark J. BRITTO et al.	
	124.	US 7228155	06-05-2007	SAUNDERS, Peter D.	
	125.	US 7249112	07-24-2007	BERARDI, Michael J., et. al.	
	126.	US 7312707	12-25-2007	BISHOP, Fred, et. al.	
	127.	US 7337148	02-26-2008	XIE, Nan et. al.	
	128.	US 7349884	03-25-2008	ODOM, Pat	
	129.	US 7366698	04-29-2008	Loy	
	130.	US 7546272	06-09-2009	LOY, John	
	131.	US 7587363	09-08-2009	CATALINE, Glen et. al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN <i>et al.</i></b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>7 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

U.S. PATENT DOCUMENTS						
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
FOREIGN PATENT DOCUMENTS						
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT Country Code Number-Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION YES/NO
	132.	JP 2001-266039	9/28/2001	Ueda OSAMU		
	133.	JP 2002-083241	3/22/2002	Hashide MASAKI et al.		
	134.	JP 2002-140505	5/17/2002	Ishikawa HARUTAKA		
	135.	JP 2002-24618	1/25/2002	Brian MALFORD		
	136.	WO 2004/079603	9/16/2004	Torto		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	137.	ANONYMOUS, IEM Product Description Home Screen from Web Page	
	138.	ANONYMOUS, Opening the Mail Simultaneous Image Capture, Bank News - New Solutions October 1996	
	139.	HUNT, ROBERT M., An Introduction to the Economics of Payment Card Networks, Review of Network Economics, Vol. 2, Issue 2, June 2003	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN <i>et al.</i></b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>8 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	140.	KEATON, "Bank of America Completes its Rollout of 'Paperless' Processing of Payments" Wall Street Journal (Eastern Edition), (lockbox), November 1, 1999, B.13	
	141.	ANONYMOUS Business Wire; 1A Corp. wins contract with comerica to install the first digital all items archive, one of nation's top 25 bank holding companies expects to streamline operations with the first client/server digital image all items solution; January 9, 1996	
	142.	ANONYMOUS Business Wire; IA Corp. shows complex transaction processing software Work vision at AIIM, plus Check Vision and Remit Vision application frameworks for new advanced banking services; IA also recruiting strategic partners and OEMs to distribute new, breakthrough data extraction product to be revealed in the fall, April 14, 1997	
	143.	ANONYMOUS, "Caere introduces the Model 1800 document remittance processor; compact unit provides cost effective means for low to medium speed document processing" Business Wire, October 19, 1995	
	144.	MALYYKHINA, ELENA, Cell Phone Software Formats Checks For Online Banking, Information Week - Business Innovation Powered by Technology, January 24, 2008	
	145.	ANONYMOUS, "Crestar to Introduce New Advanced Cash management System Based on IA Corp. Software..." Business Wire, October 28, 1996	
	146.	MATYAS, STEPHEN M., Digital Signatures - An Overview; pp 87 - 94, (1979)	
	147.	FRIIS, M. William; Goodbye to paper?; ABA Banking Journal, acs01037874, March 1989	
	148.	ANONYMOUS, "IA Corp. Announces New CheckVision Products; New CheckVision Archive Software Supports Short- and Long-Term Check Image Archival With Dynamic, Multi-Tiered Migration" Business Wire, April 1, 1996	
	149.	ANONYMOUS "IA Corporation Becomes a Major Player in Image-Based Cash Management Solutions" Business Wire, November 24, 1995	
	150.	ANONYMOUS "IA Announces installation at QuestPoint of first client/server cash management system with check image storage compatible with IBM, NCR and Unisys" Business Wire, May 29, 1997	
	151.	ANONYMOUS "IA Presents New Advanced Cash Management Software at TMA to Link Banks and Their Corporate Customers..." Business Wire, November 18, 1996	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/495,393</b>
		<b>Filing Date</b>	<b>January 31, 2000</b>
		<b>First Named Inventor</b>	<b>Albert Kwang-Hwa SUN <i>et al.</i></b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Richard WEISBERGER</b>
<b>Sheet</b>	<b>9 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000158</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	152.	ANONYMOUS "IA's RemitVision Adopted by Harris Bank for CD-ROM and Online Customer Viewing of Check and Remittance Documents; Continues banking industry trends to use image-based processing as strategic weapon and increase online customer access to bank records" Business Wire, May 28, 1996	
	153.	ANDERSEN CONSULTING, Image-based transaction processing; The banking industry's challenge for the 1990s and beyond; acs01039270, (1989)	
	154.	MEAD, Wendy S.; Two Banks' Imaging Deals Target Fee Revenue Increases; The American Banker; acs01039019, May 9, 1997	
	155.	ANONYMOUS, "NCR introduces 7780 item processing system; image-based system scans and reads documents" Business Wire, March 11, 1992	
	156.	ARMSTRONG, DOUGLAS, Norwest eases difficulty of Interstate banking Bank's customers may use the same account number at any branch, Milwaukee Journal Sentinel, October 12, 1995	
	157.	MATURI, RICHARD, Personal Finance; When you Need to Send Cash in a Flash, The New York Times, September 25, 1988	
	158.	SCHUTZER, Daniel; Get ready for electronic commerce; ABA Banking Journal; acs01038994, June 1995	
	159.	JENSEN, Business Publications: BNET, Topic: RSS Feed, U.S. Bank Effectively Manages Complexity; acs01039402; May/June 2006	
	160.	JENSEN, Business Publications: BNET, Topic: RSS Feed, U.S. Bank Effectively Manages Complexity; acs01039398, May/June 2006	
	161.	JENSEN, Business Publications: BNET, Topic: RSS Feed, U.S. Bank Effectively Manages Complexity; acs01039400, May/June 2006	
	162.	ANONYMOUS, Business Wire, State of Minnesota using AT&T Imaging Solution to Reengineer Sales Tax Paying Process: Department of Revenue Aims to Make Filing Sales Tax Forms Easier, acs01039027, April 1994	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	